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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/805,632	
	Filing Date	March 14, 2001	
	First Named Inventor	Elaine Scott MASON	
	Group Art Unit	2164	
	Examiner Name	Unassigned	
Total Number of Pages in This Submission	7+ref	Attorney Docket Number	COS99039

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ENCLOSURES (check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Michael B. Chernoff WorldCom, Inc.
Signature	42,408
Date	8/14/01

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: August 14, 2001			
Typed or printed name	Tracy Goodwin		
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Docket No: COS99039

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Elaine Scott MASON

Serial No.: 09/805,632

Filed: March 14, 2001

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Group Art Unit: 2154

Examiner: Unassigned

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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97, and 1.98, the attention of the U.S. Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. It is respectfully requested that the documents be expressly and independently considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being submitted prior to the issuance of a first Office Action on the merits, therefore, no fee is due.

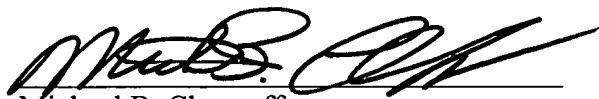
Each of the documents listed on the attached form equivalent to Form PTO-1449 is in the English language.

It is respectfully requested that the documents cited in this Information Disclosure Statement be independently considered by the Examiner.

Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 13-2491 and please credit any excess fees to such deposit account..


Respectfully submitted,

Date: 8/14/01



Michael B. Chernoff
Registration No. 42,408

WorldCom, Inc.
1133 19th Street, NW
Washington, DC 20036
Phone: 202 736-6522
Fax: 202-736-6382

FORM PTO-1449 (REV. 7-80)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. COS99039	SERIAL NO. 09/805,632
<div style="display: flex; align-items: center;"> <div style="text-align: center; margin-right: 10px;">  </div> <div> LIST OF DOCUMENTS CITED BY APPLICANT (Use several sheets if necessary) </div> </div>		APPLICANT(S): Elaine Scott MASON	
		FILING DATE: March 14, 2001	GROUP 2164

U.S. PATENT DOCUMENTS							
* EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
		5,603,025	02/1997	Tabb et al.			
		5,699,528	12/1997	Hogan			
		5,832,460	11/1998	Bednar et al.			
		5,884,284	03/1999	Peters et al.			
		5,884,288	03/1999	Chang et al.			
		5,903,881	05/1999	Schrader et al.			
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		5,956,700	09/1999	Landry			
		5,963,925	10/1999	Kolling et al.			
		5,970,476	10/1999	Fahey			
		5,978,780	11/1999	Watson			
		5,995,946	11/1999	Auzennf et al.			
		6,047,268	04/2000	Bartoli et al.			
		6,052,671	04/2000	Crooks et al.			
		6,067,525	05/2000	Johnson et al.			

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS <small>(Including Author, Title, Date, Pertinent Pages, Etc.)</small>	
	Electronic Bill Payment/Presentment Business Practices, Council for Electronic Billing and Payment of the NACHA, June 4, 1999, Edition 1.0, pp. 1-28, entire document.
	M. BETTA, Start Paying Invoice Once, Not Twice, Computerworld, vol. 27, no. 14, April 5, 1993, p. 59, entire document.
	Checkfree, First Data and Microsoft Join Forces to Accelerate Billing and Payment Use, February 15, 2000, www.checkfree.com/newsresults/1,5872,649,00.html , 6 pages, entire document
	Intelligent Enterprise, 2, 4, 8(1), March 9, 1999, 2 pages, entire document.

EXAMINER	DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609: Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.